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To: INSTestimony
Subject: HB5443 - Act Concerning Use of Breed of Dog as an Underwriting Factor for Homeowners

**Testimony Concerning HB 5443
Insurance and Real Estate Committee, March 3, 2015
Karen Marrotte**

I would like to thank the Insurance and Real Estate Committee for the opportunity to express my concern of:

HB 5443, An Act Concerning the use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

I received my first dog at age 12. It was my responsibility to feed and walk the dog every day after school. I took this responsibility very seriously. Over the years, my husband and I have adopted many dogs, mainly from our local shelter, some were pure breeds and others were a mix of several breeds. About 20 years ago we were given a white German Shepherd from our veterinary office. Since that time we have had five Shepherds, as many as three at a time. I still take the responsibility of their care very serious. We get lots of enjoyment from our dogs. Now that we are retired, we love to take walks in our local park and enjoy being in nature with them. I could not imagine my life without a dog in it.

I feel that it would be discriminatory if this law went through. We are home owners and we pay our premiums on time and nine out of ten years ask for nothing in return. Of all the dogs we have adopted, some were badly neglected and others were not. All of them were of different ages, color, sizes and breeds. I believe that dogs that bite are often provoked or are mistreated and stating that one breed is worse than another is wrong. This has also been stated by the American Veterinary Society of Animal Behavior.

If my insurance company asked me to take out an umbrella policy for additional protection, I would not have a problem with that. But just to point to a breed of dog as a problem breed, is not satisfactory in my book. I hope that you will reconsider this bill.

Thank you for giving me an opportunity to testify and I do hope you will reconsider this piece of legislation.

Thank you,

Karen Marrotte
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